PATENT

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SEP 2 7 2004

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | |
|---|---|
| In re Application of | : |
| McCOY, et al. | : Art Unit: 2876 |
| | : |
| Serial No: 10/608,419 | : |
| | : Examiner: S. Paik |
| Filed: June 30, 2003 | : |
| | : |
| For: DUAL MODE CREDIT CARD BASED PAYMENT TECHNIQUE | |

## TRANSMITTAL

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450                    September 27, 2004

Sir:

Transmitted herewith is an Amendment in the above-identified application.

[X]     No additional fee is required.
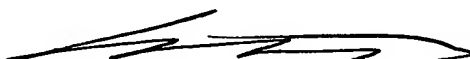
[ ]     Also attached:

The fee (if applicable) has been calculated as shown below:

| | NO. OF CLAIMS | HIGHEST PREVIOUSLY PAID FOR | EXTRA CLAIMS | RATE | FEE |
|---|---|---|---|---|---|
| Total Claims | 22 | 22 | 0 | x $18 = | $0 |
| Independent Claims | 2 | 2 | 0 | x $86 = | $0 |
| | | TOTAL FEE DUE | | | $0 |

[ ]   A Credit Card Payment form in the amount of $0 is attached

[X]   Commissioner is hereby authorized to charge any additional fees associated with this communication or credit any overpayment, to Deposit Account No. 01-2135, including any filing fees under 37 CFR 1.16 for presentation of extra claims and any patent application processing fees under 37 CFR 1.17.

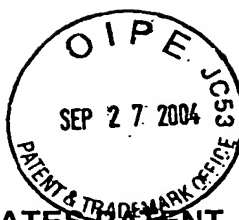Respectfully Submitted,

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AAS/slk

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SEP 27 2004

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of         :

                         :

     McCOY, et al        : Group Art Unit: 2876

Serial No.    10/608,419    : Examiner: S. Paik

Filed:  June 30, 2003     :

For:   DUAL MODE CREDIT CARD BASED PAYMENT TECHNIQUE

## AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450          September 27, 2004

Sir:

In response to the Official Action dated June 25, 2004, the time for response to which is up to and including September 25, 2004, please amend the above-referenced application as follows:

**Amendments to the Claims**

**Amendments to the Drawings** describing changes to drawings shown in the Appendix

**Remarks** are included following the amendments

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